4.0 USING THE LENDER ASSESSMENT SUBSYSTEM (ONLINE)

4.1 Logging into LASS and the Lender Inbox

4.1.1 Lenders and FHA Connection Coordinators

Step 1: Access FHA Connection using a web browser and type the following url into the Location field and select the Enter key: https://entp.hud.gov/clas

Note 1 If you are an auditor, after the FHA Connection Coordinator gives you access using a web browser type the following url into the Location field and select the Enter key: http://www.hud.gov/offices/reac/online/online_registration.cfm
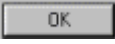
Step 2:

Click the **Sign On** icon.

Step 3: Type your User Name and Password when the FHA Connection Login prompt appears.

Step 4: Click the [OK] pushbutton.

Step 5: The Single Family menu displays. Click the Lender Assessment link.
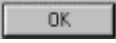
Step 6: Type your User Name and Password when the FHA Connection Login prompt appears.
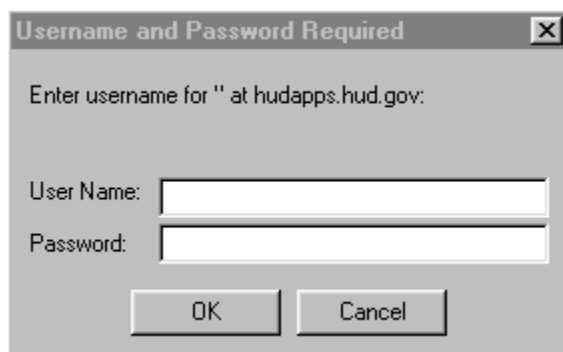
Step 7: Click the ___OK___ pushbutton.
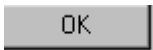
Step 8: Skip to section 4.1.3 Lender Inbox

4.1.2 Auditor Submitters and Independent Public Accountants

Step 1: Access Secure Systems using a web browser by typing the following url into the Location field and click the Enter key: https://hudapps.hud.gov/HUD_Systems/

Step 3: Enter the User ID and Password activated as an "**Independent Public Accountant or Auditor Submitter**".

Step 4: Click the "**OK**" ___OK___.

Step 5: Click the **Lender Assessment Subsystem** **Lender Assessment Subsystem (LASS)** link.

4.1.3 Lender Inbox

Step 1:   The Lender Inbox will be the first screen displayed. The Lender Inbox contains information and links necessary for a user to create, modify, or delete a submission. The Lender Inbox also provides each lender a real-time status of their FHA recertification.

Lender Assessment Electronic Submission
U.S. Department of Housing and Urban Development
Real Estate Assessment Center (REAC)
hud

Instructions: Choose a Lender Name and/or Status. Click the Search pushbutton to retrieve a particular lender's submission.

Lender Name
ANY LOAN INC.

Status
ALL   Search

Step 2:   If the submission to be created is for a Lender not shown as the default Lender in the Lender Drop-Down List, select the appropriate Lender Name from the Lender Name Drop-Down

Lender Name
List ANYLOAN COMPANY   .

Note 1

The only Lender Names that will appear in the Lender Name Drop-Down List are those Lenders that are assigned to the current user. If the lender name displays twice please select the first one. Title I and Title II lender's only need to create one submission.

Step 3:   To select a different Status from the one displayed in the Drop-Down List, click the arrow on the right side of the Drop Down List to see the Status choices. The default Status is **ALL**. Select the appropriate Status from the list by clicking on it.

Status
ALL   Search

Drop-Down
List arrow

Note 2

A listing of statuses is provided in **Section 4.1.2**, **Definition of Different Inbox Statuses**.

Step 4:   Click on the [Search] Pushbutton on the Lender Inbox to begin the submission.

Step 5:   The second Lender Inbox page appears.

**Lender Assessment
Electronic Submission**

U.S. Department of Housing and Urban Development
Real Estate Assessment Center (REAC)

Inbox | Create New Submission | Delete Draft Submission

Instructions:
Click the 'Create New Submission' link to begin your submission. To create an extension request, click the 'Request 30-Day Extension' link if it is available.

Lender Name
ANY LOAN INC.

Status
ALL   [Search]

STATUS	LENDER NUMBER	LENDER NAME	PROGRAM TYPE	FISCAL YEAR END	LASS ANALYST

Inbox | Create New Submission | Delete Draft Submission

User Guide and System Documentation | Technical Assistance Center

Step 6:   Click on either of the Create New Submission links in the Lender Inbox Header or Footer on the Lender Inbox, as shown above, to create a new submission.

Inbox | Create New Submission | Delete Draft Submission

Activated Cursor on
Create New Submission
Link

The user may only have one current submission at a time.

Note 3

Step 7:   Proceed to **Section 4.2, Lender Info**, to continue creating the submission.

4.1.4 To Edit a Current Submission

Step 1:

From the Lender Inbox, click on the Draft Link [Draft] that corresponds with the Submission that is to be edited.

"Draft" Status

Step 2:   The Balance Sheet appears. Proceed to **Section 4.4, Balance Sheet,** for further instructions on using the Balance Sheet.

Beginning with **Section 4.4, Balance Sheet**, the only difference between creating a new submission and editing a submission is that the Balance Sheet will be populated with the saved data when editing a current submission, and the new submission that is being created will not have existing data.

Note 1

4.1.5 Definition of Different Inbox Statuses

The following table outlines potential Statuses that may appear in the Lender Inbox underneath the Status column. The Status will always appear as link, so that when clicked, one may either edit the submission or view it in read-only status.

Inbox Submission Status		
Status	*Description*	*Read-only/Editable*
Draft	A submission has been created but has not been submitted to the IPA for Review.	Editable
IPA Review	A submission has been submitted to the IPA for Review.	Read-only
IPA Agree	An IPA has reviewed the submission and has agreed to the data. The lender still must submit the data to HUD.	Read-only
IPA Disagree	An IPA has reviewed the submission and has disagreed with the data. The lender must edit the data as necessary and resend it to the IPA for review.	Editable
Complete	HUD approves the submission and/or cure. If the recertification fee is paid, the lender's FHA approval is recertified for the current year.	Read-only
Review	HUD receives the submission and deficiencies have been identified. HUD is currently evaluating these deficiencies to determine further action.	Read-only
Rejected	HUD has rejected the submission due to clerical errors or an error so severe, a new submission is required to cure the deficiencies. A new submission must be submitted within the 30-day Deficiency period. A Deficiency Letter has been sent to the lender by certified mail. The old submission can be opened in editable format and changes can be made. The submission will go to the IPA for Review before final submission to HUD.	Editable
Deficient	A Deficiency Letter has been sent to the lender by certified mail. The lender must submit a cure to fix the deficiency within the 30-day Deficiency period.	Editable
Draft Cure	A cure has been created and is in editable form. The cure has not been submitted to HUD for review.	Editable (Cure only)
Review Cure	HUD is currently evaluating the cure to determine if all deficiencies have been cured.	Read-only
Insufficient Cure	HUD does not approve the cure to a Deficient or Rejected submission. The lender is allowed to submit another cure if time remains in the 30-day Deficiency period.	Editable (Cure only)
Withdrawn	HUD withdraws the lender's FHA-approved lending status. A Withdrawal Letter has been sent by certified mail.	Read-only